Case 09-48743 Doc 1 Filed 12/24/09 Entered 12/24/09 11:11:34 Desc Main

Page 1 of 31 Official Form 1 (1/08) Document **United States Bankruptcy Court Voluntary Petition** NORTHERN DISTRICT OF ILLINOIS Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse)(Last, First, Middle): Catalo, Edilberto M. All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): NONE Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 5832 (if more than one, state all): Street Address of Debtor (No. & Street, City, and State): Street Address of Joint Debtor (No. & Street, City, and State): 2342 W. 144th St Posen IL ZIPCODE ZIPCODE 60469 County of Residence or of the County of Residence or of the Principal Place of Business: Principal Place of Business: Cook Mailing Address of Joint Debtor Mailing Address of Debtor (if different from street address): (if different from street address) SAME ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor
(if different from street address above): NOT APPLICABLE ZIPCODE (if different from street address above): **Nature of Business Chapter of Bankruptcy Code Under Which** Type of Debtor (Form of organization) (Check one box.) the Petition is Filed (Check one box) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Recognition Chapter 9 of a Foreign Main Proceeding Single Asset Real Estate as defined See Exhibit D on page 2 of this form. Chapter 11 in 11 U.S.C. § 101 (51B) ☐ Chapter 15 Petition for Recognition Corporation (includes LLC and LLP) П Chapter 12 Railroad of a Foreign Nonmain Proceeding Partnership Chapter 13 Stockbroker Other (if debtor is not one of the above **Nature of Debts** (Check one box) Commodity Broker entities, check this box and state type of Debts are primarily consumer debts, defined Debts are primarily entity below Clearing Bank in 11 U.S.C. § 101(8) as "incurred by an business debts. Other individual primarily for a personal, family, or household purpose" Tax-Exempt Entity Chapter 11 Debtors: (Check box, if applicable.) Check one box: Debtor is a tax-exempt organization Debtor is a small business as defined in 11 U.S.C. § 101(51D). under Title 26 of the United States Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Code (the Internal Revenue Code) Filing Fee (Check one box) Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts Full Filing Fee attached owed to insiders or affiliates) are less than \$2,190,000. Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check all applicable boxes: A plan is being filed with this petition Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Acceptances of the plan were solicited prepetition from one or more attach signed application for the court's consideration. See Offi cial Form 3B. classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 25,001- $\boxtimes$ 1,000 5,001-10,001-50,001-100,000 50-99 100-199 200-999 Over 1-49 50,000 5,000 10,000 25,000 100 000 Estimated Assets \$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 More than \$50,000,001 \$100,000,001 \$500,000,001 \$500,000 \$1 billion \$50,000 \$100,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion million million million million Estimated Liabilities \$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 \$100,000 \$500,000 to \$50 to \$100 to \$500 \$50,000 to \$1 to \$10 to \$1 billion \$1 billion

million

million

million

million

million

Case 09-48743 Doc 1 Filed 12/24/09 Entered 12/24/09 11:11:34 Desc Main

Official Form 1 (1/08) Document Page 2 of 31 FORM B1, Page 2

DOCUITI	ciil Tage 2 01 31	·	OKWI DI, I age 2		
Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s):				
	Edilberto M. (				
All Prior Bankruptcy Cases Filed Within Last 8 Yo	, , ,	attach additional sheet)			
Location Where Filed:	Case Number:	Date Filed:			
NONE  Location Where Filed:	Case Number:	Date Filed:			
Zectada Water Lee	Case I (amou)	<b>But 1110</b>			
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of	this Debtor (If mo	ore than one, attach additional sheet)			
Name of Debtor:	Case Number:	Date Filed:			
NONE District:	Relationship:	Judge:			
District.	reducionismp.	Judge.			
Exhibit A		Exhibit B			
(To be completed if debtor is required to file periodic reports		be completed if debtor is an individual			
(e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities		ose debts are primarily consumer debts) er named in the foregoing petition, declar	e that I		
Exchange Act of 1934 and is requesting relief under Chapter 11)	, ,	hat [he or she] may proceed under chapte			
	*	s Code, and have explained the relief ava			
		ertify that I have delivered to the debtor the			
	required by 11 U.S.C. §342(b	•	io nonce		
Exhibit A is attached and made a part of this petition	X				
Exhibit 74 is attached and made a part of this petition	/s/ Richard S.		12/22/2009		
	Signature of Attorney for Deb	tor(s)	Date		
Does the debtor own or have possession of any property that poses or is allegor safety?  Yes, and exhibit C is attached and made a part of this petition.  No	Exhibit D				
(To be completed by every individual debtor. If a joint petition is filed, each	spouse must complete and attach	a separate Exhibit D.)			
Exhibit D completed and signed by the debtor is attached and made If this is a joint petition:	part of this petition.				
Exhibit D also completed and signed by the joint debtor is attached a	and made a part of this petition.				
	Regarding the Debtor - Venue				
l <u></u>	k any applicable box)				
Debtor has been domiciled or has had a residence, principal place of bus preceding the date of this petition or for a longer part of such 180 days the date of this petition or for a longer part of such 180 days the date of this petition or for a longer part of such 180 days the date of this petition or for a longer part of such 180 days the date of this petition or for a longer part of such 180 days the date of this petition or for a longer part of such 180 days the date of this petition or for a longer part of such 180 days the date of this petition or for a longer part of such 180 days the date of this petition or for a longer part of such 180 days the date of this petition or for a longer part of such 180 days the date of this petition or for a longer part of such 180 days the date of this petition or for a longer part of such 180 days the date of this petition or for a longer part of such 180 days the date of this petition or for a longer part of such 180 days the date of this petition or for a longer part of such 180 days the date of this petition or for a longer part of such 180 days the date of this petition or for a longer part of such 180 days the date of		istrict for 180 days immediately			
There is a bankruptcy case concerning debtor's affiliate, general partner,	, or partnership pending in this Di	strict.			
Debtor is a debtor in a foreign proceeding and has its principal place of l	business or principal assets in the	United States in this District, or has no			
principal place of business or assets in the United States but is a defenda the interests of the parties will be served in regard to the relief sought in	1 0.	deral or state court] in this District, or			
· ·	Resides as a Tenant of Reside	ntial Property			
	applicable boxes.)				
Landlord has a judgment against the debtor for possession of debto	or's residence. (If box checked, co	mplete the following.)			
	(Name of landlord tha	t obtained judgment)			
	(Address of landlord)				
Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and					
Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.					
☐ Debtor certifies that he/she has served the Landlord with this certif	fication. (11 U.S.C. § 362(1)).				

Case 09-48743 Doc 1 Filed 12/24/09 Entered 12/24/09 11:11:34 Desc Main Official Form 1 (1/08) Document Page 3 of 31 FORM B1, Page 3 Name of Debtor(s): Voluntary Petition (This page must be completed and filed in every case) Edilberto M. Catalo **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts petition is true and correct, that I am the foreign representative of a debtor and has chosen to file under chapter 7] I am aware that I may proceed in a foreign proceeding, and that I am authorized to file this petition. under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to (Check only one box.) proceed under chapter 7. I request relief in accordance with chapter 15 of title 11, United States [If no attorney represents me and no bankruptcy petition preparer Code. Certified copies of the documents required by 11 U.S.C. § 1515 signs the petition] I have obtained and read the notice required by are attached. 11 U.S.C. §342(b) Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title 11, United States chapter of title 11 specified in this petition. A certified copy of the Code, specified in this petition. order granting recognition of the foreign main proceeding is attached. X /s/ Edilberto M. Catalo Signature of Debtor (Signature of Foreign Representative) Signature of Joint Debtor (Printed name of Foreign Representative) Telephone Number (if not represented by attorney) 12/22/2009 (Date) 12/22/2009 Signature of Attorney\* Signature of Non-Attorney Bankruptcy Petition Preparer X /s/ Richard S. Bass I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for Signature of Attorney for Debtor(s) compensation and have provided the debtor with a copy of this document Richard S. Bass 6189009 and the notices and information required under 11 U.S.C. \$\$ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. \$ 110(h) setting a maximum fee for services Printed Name of Attorney for Debtor(s) Law Office of Richard S. Bass, LTD. bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. 2021 Midwest Road 60521 Oak Brook IL Printed Name and title, if any, of Bankruptcy Petition Preparer 630-953-8655 Telephone Number Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, 12/22/2009 responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) \*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Address Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. Signature of bankruptcy petition preparer or officer, principal, The debtor requests the relief in accordance with the chapter of responsible person, or partner whose Social-Security number is provided title 11, United States Code, specified in this petition. Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual. Signature of Authorized Individual Printed Name of Authorized Individual If more than one person prepared this document, attach additional

Title of Authorized Individual

12/22/2009

sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

## FORM B6A (Official Form 6A) (1207) 48743 Doc 1 Filed 12/24/09 Entered 12/24/09 11:11:34 Desc Main Document Page 4 of 31

In re Edilberto M. Catalo	Case No.
Debtor(s)	(if known)

#### SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	HusbandH WifeW Joint、	Deducting any Secured Claim or	Amount of Secured Claim
2342 W 144th St Posen IL (Debtor Residence-Jt. w/daughter)	Debtor residence	CommunityC	Exemption \$ 225,000.00	\$ 225,000.00

TOTAL \$ 225,000.00 (Report also on Summary of Schedules.)

BGB (Official Form 6) ASE 09-48743	Doc 1	Filed 12/24/09	Entered 12/24/09 11:11:34	Desc Main
202 (6.110)41 7 6.111 02) (1.201)		Document	Page 5 of 31	

In re Edilberto M. Catalo	Case No.			
Debtor(s)	,	(if knowr		

#### SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N o n e		HusbandI Wife\ Joint ommunity(	Deducting any Secured Claim or
1. Cash on hand.		Cash		\$ 100.00
		Location: In debtor's possession		
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking: Chase Bank Location: In debtor's possession		\$ 500.00
Security deposits with public utilities, telephone companies, landlords, and others.	X			
Household goods and furnishings, including audio, video, and computer equipment.	X			
Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Misc used persopnal items books and pictures Location: In debtor's possession		\$ 400.00
6. Wearing apparel.		Misc used personal clothing		\$ 600.00
		Location: In debtor's possession		
7. Furs and jewelry.	X			
Firearms and sports, photographic, and other hobby equipment.	X			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Life Insurance (Term Policy) Location: In debtor's possession		\$ 1.00
		Misc used household goods and furnishings Location: In debtor's possession		\$ 3,000.00

 вев (Official Form 6) (12/24/09 | 11:11:34 | Desc Main Document | Page 6 of 31

In re Edilberto M. Catalo	Case No.
Debtor(s)	(if known

#### **SCHEDULE B-PERSONAL PROPERTY**

(Continuation Sheet)

		(Oortinaation Oricet)			
Type of Property	N	Description and Location of Property			Current Value of Debtor's Interest,
	o n	Н	usband- Wife- Joint-	-W	in Property Without Deducting any Secured Claim or
	е	Com	munity-		Exemption
10. Annuities. Itemize and name each issuer.	X				
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c).)	X				
Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X				
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X				
14. Interests in partnerships or joint ventures. Itemize.	X				
Sovernment and corporate bonds and other negotiable and non-negotiable instruments.	X				
16. Accounts Receivable.	X				
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X				
Other liquidated debts owed to debtor including tax refunds. Give particulars.	X				
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X				
Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
22. Patents, copyrights, and other intellectual property. Give particulars.	X				
23. Licenses, franchises, and other general intangibles. Give particulars.	X				
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X				
25. Automobiles, trucks, trailers and other vehicles and accessories.		2006 Scion Tc-4 Location: In debtor's possession			\$ 8,000.00

B6B (Official Form 6) 09-48743 Doc 1 Filed 12/24/09 Entered 12/24/09 11:11:34 Desc Main Document Page 7 of 31

In re Edilberto M. Catalo	Case No.
Debtor(s)	(if known

#### **SCHEDULE B-PERSONAL PROPERTY**

(Continuation Sheet)

<b>-</b>		, , ,			
Type of Property	N o n		bandl Wife' Joint	-W -J	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
		Comir	unity	·C	•
26. Boats, motors, and accessories.	X				
27. Aircraft and accessories.	X				
28. Office equipment, furnishings, and supplies.	X				
29. Machinery, fixtures, equipment and supplies used in business.	X				
30. Inventory.	X				
31. Animals.	X				
32. Crops - growing or harvested. Give particulars.	X				
33. Farming equipment and implements.	X				
34. Farm supplies, chemicals, and feed.	X				
35. Other personal property of any kind not already listed. Itemize.	X				

6C (Official Form 6公司系統)09-48743	Doc 1	Filed 12/24/09	Entered 12/24/09 11:11:34	Desc Main
oo (co.u. : c oo) (12:01)		Document	Page 8 of 31	

n	ro
	1 ==

Edilberto M. Catalo	Case No.	
Dehtor(s)	,	(if known

### SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. § 522(b) (2) ☑ 11 U.S.C. § 522(b) (3)

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
2342 W 144th St, Posen, IL	735 ILCS 5/12-901	\$ 0.00	\$ 225,000.00
Cash	735 ILCS 5/12-1001(b)	\$ 100.00	\$ 100.00
Checking: Chase Bank	735 ILCS 5/12-1001(b)	\$ 500.00	\$ 500.00
Misc used persopnal items books and pictures	735 ILCS 5/12-1001(a)	\$ 400.00	\$ 400.00
Misc used personal clothing	735 ILCS 5/12-1001(a)	\$ 600.00	\$ 600.00
Life Insurance (Term Policy)	735 ILCS 5/12-1001(f)	\$ 1.00	\$ 1.00
Misc used household goods and furnishings	735 ILCS 5/12-1001(b)	\$ 2,900.00	\$ 3,000.00
2006 Scion Tc-4	735 ILCS 5/12-1001(c)	\$ 0.00	\$ 8,000.00

B6E (Official Form 6E) (1207) 09-48743Doc 1 Filed 12/24/09 Entered 12/24/09 11:11:34 Desc Main Page 9 of 31 Document

In re	Edi.	lberto	м.	Catalo
-------	------	--------	----	--------

Debtor(s)

Case No.

(if known)

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.
Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amount entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primari consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of amounts not entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardiar or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the exter provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or th cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
mounts are subject to adjustment as April 1, 2010, and consultative veges thereofter with respect to access commenced as an effect to adjustment

Case 09-48743 Doc 1 Filed 12/24/09 Entered 12/24/09 11:11:34 Desc Main Document Page 10 of 31

B6D (Official Form 6D) (12/07)

<b>In re</b> Edilberto M. Catalo	, Case N	No.
Debtor(s)		(if known)

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	of Lien, and D	as Incurred, Nature Description and Market Derty Subject to Lien	Contingent	Unliquidated	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No: 1699  Creditor # : 1  First Horizon Home Loans  Attn: Bankruptcy Dept  4000 Horizon Way  Irving TX 75063	X	2009 Mortgage 2342 W 1 (Debtor Daughter	144th St, Posen, IL Residence_Jt. with			\$ 225,000.00	\$ 0.00
Account No: 5157  Creditor # : 2 Wachovia Dealer Service Attn: Bankruptcy Dept PO BOX 25341 Santa Ana CA 92799-5341		2009 Purchase 2006 Sci				\$ 10,483.00	\$ 2,483.00
Account No:		Value:					
No continuation sheets attached			_	al of thi	tal \$ s page otal \$	\$ 235,483.00	\$ 2,483.00 \$ 2,483.00

(Report also on Summary of Schedules.)

(If applicable, report also or Statistical Summary of Certain Liabilities and Related Data) Case 09-48743 Doc 1 Filed 12/24/09 Entered 12/24/09 11:11:34 Desc Main Document Page 11 of 31

B6F (Official Form 6F) (12/07)

In re Edilberto M. Catalo	,	Case No	).
Debtor(s)			(if known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  HHusband WWife JJoint CCommunity	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 9213  Creditor # : 1 Advanta Card Services Attn: Bankruptcy Dept PO Box 30715 Salt Lake City UT 84130-0715		2003-2009 Credit Account				\$ 2,600.00
Account No: 4129  Creditor # : 2  Aspire Visa Attn: Bankruptcy Dept PO Box 23007  Columbus GA 31902-3007		2003-2009 Credit Account				\$ 2,500 <b>.</b> 00
Account No: 1678  Creditor # : 3  Capital One  Attn: Bankruptcy Dept  P.O. BOX 5155  Norcross GA 30091		2003-2009 Credit Account				\$ 2,200.00
Account No: 5758  Creditor # : 4 Capital One Attn: Bankruptcy Dept P.O. BOX 5155 Norcross GA 30091		2003-2009 Credit Account				\$ 6,200.00
1 continuation sheets attached	1	(Use only on last page of the completed Schedule F. Rep		Tota	ıl \$	\$ 13,500.00

Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

Case 09-48743 Doc 1 Filed 12/24/09 Entered 12/24/09 11:11:34 Desc Main Document Page 12 of 31

B6F (Official Form 6F) (12/07) - Cont.

In re Edilberto M. Catalo	, Case No	-
D - I: (:/-)		

Debtor(s)

(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J,	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Husband Wife Joint Community		Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 2720  Creditor # : 5  Dell Financial Services  Attn: Collection Dept  PO Box 81577  Austin TX 78708-1577			2003-2009 Credit Account					\$ 1,325.00
Account No: 4735  Creditor # : 6  HSBC Card Services  Attn: Bankruptcy Dept  PO BOX 80084  Salinas CA 93912-0084			2003-2009 Credit Account					\$ 1,200.00
Account No: 9234  Creditor # : 7  HSBC Card Services  Attn: Bankruptcy Dept  PO BOX 80084  Salinas CA 93912-0084			2003-2009 Credit Account					\$ 1,500.00
Account No: 0120  Creditor # : 8 Juniper Card Services Attn: Bankruptcy Dept 100 S. West St Wilmington DE 19801			2003-2009 Credit Account					\$ 3,000.00
Account No: 3901  Creditor # : 9  Target Financial Services  Attn: Bankruptcy Dept  Mail Stop 3C-K, PO BOX 9475  Minneapolis MN 55440			2003-2009 Credit Account					\$ 2,400.00
Account No: 3901  Creditor # : 10  Target National Bank  Attn Bankruptcy Dept  PO Box 59317  Minneapolis MN 55459-0317			2003-09 Notice to Other Location					\$ 0.00
Sheet No. 1 of 1 continuation sheets atta  Creditors Holding Unsecured Nonpriority Claims	iched t	to So	chedule of	S		ota	·	\$ 9,425.00
Croations Froming Orisoculed Northholity Oldins			(Use only on last page of the completed Schedule F. Repo Schedules and, if applicable, on the Statistical Summary of Certain		Sun		y of	\$ 22,925.00

BGG (Official Form 6 48 A) 09-48743	Doc 1	Filed 12/24/09	Entered 12/24/09 11:11:34	Desc Main
200 (0		Document	Page 13 of 31	

n re Edilberto M. Catalo	/ Debtor	Case No.	
			(if known)

#### SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

□ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

GH (Official Form GCASE) 09-48743	Doc 1	Filed 12/24/09	Entered 12/24/09 11:11:34	Desc Main
on (omeiar rollin on) (12107)		Document	Page 14 of 31	

n re <b>Edilberto M. Catalo</b>	/ Debtor	Case No.	
		-	(if known)

#### **SCHEDULE H-CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor
Ruth Serrano	First Horizon Home Loans Attn: Bankruptcy Dept 4000 Horizon Way Irving TX 75063

Bel (Official Form 61) Case 09-48743	Doc 1	Filed 12/24/09	Entered 12/24/09 11:11:34	Desc Main
201 (Citician Citin di) (12/01)		Document	Page 15 of 31	

In re Edilberto M. Catalo	Case No.	
Debtor(s)	(if known)	

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income

calculated on this form may	differ from the current monthly income calculated on Form 22A, 22B,	or 22C.	•		,			
Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE							
Status: <i>Married</i>	RELATIONSHIP(S):	AGE(S):						
EMPLOYMENT:	DEBTOR		SPO	USE				
Occupation	Housekeeping	Homema	aker					
Name of Employer	Alden Orland Park Home Care							
How Long Employed	yrs							
Address of Employer	164th Street							
NICOLE (E. I	Orland Park IL		25550		0001105			
•	ge or projected monthly income at time case filed) ary, and commissions (Prorate if not paid monthly)	\$ \$	2,600.00 0.00	\$ \$	SPOUSE 0.00 0.00			
3. SUBTOTAL		\$	2,600.00	т	0.00			
4. LESS PAYROLL DEDUCT a. Payroll taxes and socion b. Insurance c. Union dues d. Other (Specify):		\$\$\$\$\$	433.33 0.00 0.00 0.00	7	0.00 0.00 0.00 0.00			
5. SUBTOTAL OF PAYROLI	L DEDUCTIONS	\$	433.33	\$	0.00			
6. TOTAL NET MONTHLY T	AKE HOME PAY	\$	2,166.67	\$	0.00			
8. Income from real property 9. Interest and dividends 10. Alimony, maintenance or of dependents listed above.	support payments payable to the debtor for the debtor's use or that	\$\$\$\$	0.00 0.00 0.00 0.00	\$ \$	0.00 0.00 0.00 0.00			
<ul><li>11. Social security or govern (Specify): Social Se</li><li>12. Pension or retirement inc</li><li>13. Other monthly income</li></ul>	curity	\$ \$	0.00 0.00	7	661.00 0.00			
(Specify): <b>Daugter F</b>	amily Assistance	\$	400.00	\$	0.00			
14. SUBTOTAL OF LINES 7	THROUGH 13	\$	400.00	\$	661.00			
15. AVERAGE MONTHLY IN	ICOME (Add amounts shown on lines 6 and 14)	\$	2,566.67	\$	661.00			
	MONTHLY INCOME: (Combine column totals		\$	3,22	7.67			
from line 15; if there is on	ly one debtor repeat total reported on line 15)	\ .	t also on Summary of So tical Summary of Certair		, II ,			
17. Describe any increase	or decrease in income reasonably anticipated to occur within the year	following the filin	na of this document:					

In re Edilberto M. Catalo	, Case No.
Debtor(s)	(if knowr

#### SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22 A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$	1,473.00
a. Are real estate taxes included? Yes 🛛 No 🗌		
b. Is property insurance included? Yes 🛛 No 🗌		
2. Utilities: a. Electricity and heating fuel	\$	175.00
b. Water and sewer	\$	50.00
c. Telephone	\$	0.00
d. Other Cell Phone	\$	60.00
Other Internet-Cable	\$	60.00
3. Home maintenance (repairs and upkeep)	\$	100.00
4. Food	\$	400.00
5. Clothing	\$	60.00
Staundry and dry cleaning	\$	20.00
	\$	40.00
7. Medical and dental expenses		120.00
8. Transportation (not including car payments)	Φ	85.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		0.00
a. Homeowner's or renter's		0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	100.00
e. Other	\$	0.00
Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	Ψ	
a. Auto	\$	361.00
b. Other: Auto repair, upkeep & license	\$	50.00
c. Other:	\$	0.00
	•	0.00
14. Alimony, maintenance, and support paid to others     15. Payments for support of additional dependents not living at your home	\$ \$	0.00
40 Davids among the constitution of his in a surface of the constitution of the consti	\$	0.00
17. Other: <b>Personal care items &amp; grooming</b>	\$ \$	20.00
Other: Newspapers, subscription misc	\$	20.00
Outer. Homspapers, Bubberryeron mide	A	0.00
18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules	\$	3,194.00
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY VICT INCOME		
20. STATEMENT OF MONTHLY NET INCOME	¢	3,227.67
a. Average monthly income from Line 16 of Schedule I	\$	3,194.00
b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)	\$	33.67
C. Worthly net income (a. minus b.)	\$	33.07

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Edilberto M. Catalo		Case No. Chapter	
	_/ Debtor		

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data"if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 225,000.00		
B-Personal Property	Yes	3	\$ 12,601.00		
C-Property Claimed as Exempt	Yes	1			
D-Creditors Holding Secured Claims	Yes	1		\$ 235,483.00	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$ 22,925.00	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 3,227.67
J-Current Expenditures of Individual Debtor(s)	Yes	1			\$ 3,194.00
ТОТ	AL	13	\$ 237,601.00	\$ 258,408.00	

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Edilberto M. Catalo	Case No.	
	Chapter	7

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C § 159)

/ Debtor

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on	\$ 0.00
Schedule E Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
-	TOTAL \$ 0.00

#### State the following:

Average Income (from Schedule I, Line 16)	\$ 3,227.67
Average Expenses (from Schedule J, Line 18)	\$ 3,194.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$ 3,004.00

#### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 2,483.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 22,925.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 25,408.00

B6 Declaration (Official Form 0.2 declaration) (12/67) OC 1	Filed 12/24/09	Entered 12/24/09 11:11:34	Desc Main
		Dana 10 of 21	

Document Page 19 of 31

In re Edilberto M. Catalo	Case No.
Debtor	(if known)

#### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### **DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR**

	are under penalty of perjury that I have to the best of my knowledge, inform	ve read the foregoing summary and schedules, consisting of			
Date:	12/22/2009	Signature /s/ Edilberto M. Catalo Edilberto M. Catalo			
		[If joint case, both spouses must sign.]			

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Form 7 (12/07) Case 09-48743 Doc 1 Filed 12/24/09 Entered 12/24/09 11:11:34 Desc Main

# Document Page 20 of 31 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re: Edilberto M. Catalo

Case No.

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not diclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor my also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

#### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Year to date:\$33,000.00 2009 Wages from employment

2. Income other than from employment or operation of business

appr 2008 Same
Last Year:\$32,284.00 2007 Same

Year before: \$27,941.00

None

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Form 7 (12/07) Case 09-48743 Doc 1 Filed 12/24/09 Entered 12/24/09 11:11:34 Desc Main Document Page 21 of 31

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

 $\boxtimes$ 

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None  $\bowtie$ 

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filingunder chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None  $\boxtimes$ 

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None  $\boxtimes$ 

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None  $\boxtimes$ 

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

None  $\boxtimes$ 

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 6. Assignments and receiverships

None  $\boxtimes$ 

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None  $\bowtie$ 

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Form 7 (12/07) Case 09-48743 Doc 1 Filed 12/24/09 Entered 12/24/09 11:11:34 Desc Main Document Page 22 of 31

#### 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, AMOUNT OF MONEY OR

NAME OF PAYER IF OTHER THAN DEBTOR DESCRIPTION AND VALUE OF PROPERTY

Payee: Richard S. Bass

Address:

2021 Midwest Road Oak Brook, IL 60521 Date of Payment:

Payor: Edilberto m. Catalo

\$900.00

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a benificiary.

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Form 7 (12/07) Case 09-48743 Doc 1 Filed 12/24/09 Entered 12/24/09 11:11:34 Desc Main Document Page 23 of 31

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

#### 15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### 17. Environmental Information

None

None

 $\boxtimes$ 

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor,

including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar termunder an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

Form 7 (12/07) Case 09-48743 Doc 1 Filed 12/24/09 Entered 12/24/09 11:11:34 Desc Main Document Page 24 of 31

#### 18. Nature, location and name of business



a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

 $\boxtimes$ 

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None

b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

Form 7	(12/07) Case 09-48743 Doc 1 Filed 12/24/09 Entered 12/24/09 11:11:34 Desc Main Document Page 25 of 31
None	20. Inventories  a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.
None	b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.
None	21. Current Partners, Officers, Directors and Shareholders a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.
None	b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.
None	22. Former partners, officers, directors and shareholders  a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.
None	b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.
None	23. Withdrawals from a partnership or distribution by a corporation  If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

#### 24. Tax Consolidation Group.

None  $\boxtimes$ 

If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

#### 25. Pension Funds.

None  $\times$ 

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

Form 7 (12/07)	Case 09-48743	Doc 1	Filed 12/24/09	Entered 12/24/09 11:11:34	Desc Main
(12,07)			Document	Page 26 of 31	

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	12/22/2009	Signature /s/ Edilberto M. Catalo
		of Debtor
Date		Signature
		of Joint Debtor
		(if any)

B 8 (Official Form 8) (Case 09-48743 Doc 1 Filed 12/24/09 Entered 12/24/09 11:11:34 Desc Main Document Page 27 of 31

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Edilberto M. Catalo

Case No.
Chapter 7

#### **CHAPTER 7 STATEMENT OF INTENTION**

Part A - Debts Secured by property of the estate. (Part A must be completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Attach additional pages if necessary.)	
Property No. 1	
Creditor's Name :	Describe Property Securing Debt :
First Horizon Home Loans	2342 W 144th St, Posen, IL
Property will be (check one):	
☐ Surrendered ☐ Retained	
If retaining the property, I intend to (check at least one):	
Redeem the property	
Reaffirm the debt	
Other. Explain	(for example, avoid lien using 11 U.S.C § 522 (f)).
Property is (check one) :	
☐ Not claimed as exempt	
Property No. 2	
Creditor's Name :	Describe Property Securing Debt :
Wachovia Dealer Service	2006 Scion Tc-4
Property will be (check one) :	
☐ Surrendered ☐ Retained	
If retaining the property, I intend to (check at least one):	
Redeem the property	
Reaffirm the debt	
Other. Explain	(for example, avoid lien using 11 U.S.C § 522 (f)).
Property is (check one) :	
☐ Not claimed as exempt	

B 8 (Official Form 8) (Case 09-48743 Doc 1 Filed 12/24/09 Entered 12/24/09 11:11:34 Desc Main Document Page 28 of 31

Part B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No.					
Lessor's Name: None	Describe Leased Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):			
		☐ Yes ☐ No			
Signature of Debtor(s) I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.					
Date: 12/22/2009	Debtor: /s/ Edilberto M. Catalo				
Date:	Joint Debtor:				

Rule 2016(b) (8) (ase 09-48743 Doc 1 Filed 12/24/09 Entered 12/24/09 11:11:34 Desc Main Document Page 29 of 31

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re	Edilberto M.	lberto M. Catalo			
			/ Debtor		
	Attorney for Debtor:	Richard S. Bass			

#### **STATEMENT PURSUANT TO RULE 2016(B)**

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

- 1. The undersigned is the attorney for the debtor(s) in this case.
- 2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
- 3. \$ 299.00 of the filing fee in this case has been paid.
- 4. The Services rendered or to be rendered include the following:
  - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
  - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
  - c) Representation of the debtor(s) at the meeting of creditors.
- 5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and

None other

6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

None other

7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:

None

8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

None

Dated: 12/22/2009 Respectfully submitted,

X/s/ Richard S. Bass

Attorney for Petitioner: Richard S. Bass

Law Office of Richard S. Bass, LTD. 2021 Midwest Road

Oak Brook IL 60521

630-953-8655

Case 09-48743 Doc 1 Filed 12/24/09 Entered 12/24/09 11:11:34 Desc Main

## UNITED STATES BANKRUPTCY COURT **NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION**

Case No.

In re Edilberto M. Catalo	Case No.
	Chapter 7
Attorney for Debtor: Richard S. Bass	
VERIFICATION OF CREDITOR MATRIX	
The above named Debtor(s) here	eby verify that the attached list of creditors is true and correct to the
best of our knowledge.	
Date: 12/22/2009	/s/ Edilberto M. Catalo

Debtor

#### Case 09-48743 Doc 1 Filed 12/24/09 Entered 12/24/09 11:11:34 Desc Main Advant Document Page 31 of 31

Attn: Bankruptcy Dept PO Box 30715

Salt Lake City, UT 84130-0715

Aspire Visa Attn: Bankruptcy Dept PO Box 23007 Columbus, GA 31902-3007

Capital One Attn: Bankruptcy Dept P.O. BOX 5155 Norcross, GA 30091

Dell Financial Services Attn: Collection Dept PO Box 81577 Austin, TX 78708-1577

First Horizon Home Loans Attn: Bankruptcy Dept 4000 Horizon Way Irving, TX 75063

HSBC Card Services Attn: Bankruptcy Dept PO BOX 80084 Salinas, CA 93912-0084

Juniper Card Services Attn: Bankruptcy Dept 100 S. West St Wilmington, DE 19801

Target Financial Services Attn: Bankruptcy Dept Mail Stop 3C-K, PO BOX 9475 Minneapolis, MN 55440

Target National Bank Attn Bankruptcy Dept PO Box 59317 Minneapolis, MN 55459-0317

Wachovia Dealer Service Attn: Bankruptcy Dept PO BOX 25341 Santa Ana, CA 92799-5341